STATE OF MICHIGAN DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Bulletin 2021-18-INS

In the matter of:
2021 Special Enrollment Period

Issued and entered this 29th day of March 2021 by Anita G. Fox Director

This bulletin supersedes Bulletin 2021-08-INS, issued February 11, 2021, to describe the extension of the Special Enrollment Period.

On March 23, 2021, President Biden announced an extension of the Special Enrollment Period (SEP) provided for pursuant to Executive Order 14009, issued on January 28, 2021. The SEP allows individuals to apply for new or modified coverage until August 15, 2021.

The SEP began on February 15, 2021 and will continue through August 15, 2021. As Bulletin 2021-08-INS communicated, the Department of Insurance and Financial Services will allow issuers offering ACA-compliant individual health coverage off-Marketplace to participate in this SEP opportunity to the same extent as issuers offering ACA-compliant individual coverage on the Marketplace. All issuers offering off-Marketplace coverage that choose to participate in the SEP are reminded that they must comply with all applicable state and federal statutes, including MCL 500.3472(1), which states that, during an applicable open enrollment period, an insurer that offers, delivers, issues for delivery, or renews in this state a health insurance policy shall not deny or condition the issuance or effectiveness of the policy and shall not discriminate in the pricing of the policy on the basis of health status, claims experience, receipt of health care, or medical condition.

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